

Certificate Number: 16339-MD-DE-032666904

Bankruptcy Case Number: 19-15056



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 14, 2019, at 4:29 o'clock PM EDT, Jeffrey Rathell, sr completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of Maryland.

Date: April 14, 2019 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor